

Understanding
The Basics

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Uncovering
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Protecting Your
Reputation

3



Motionsoft

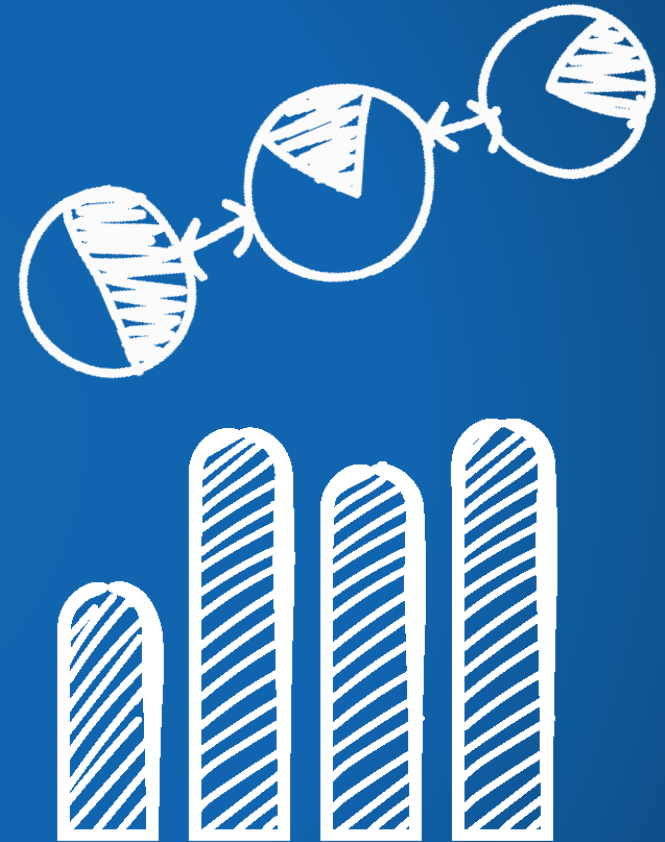
UNDERSTANDING THE BASICS



Get them. Keep them. Know them™.

THE RATE GAME

The only rate that you should be paying for a card is referred to as interchange. There are no other rates....EVER and definitely not for an ACH



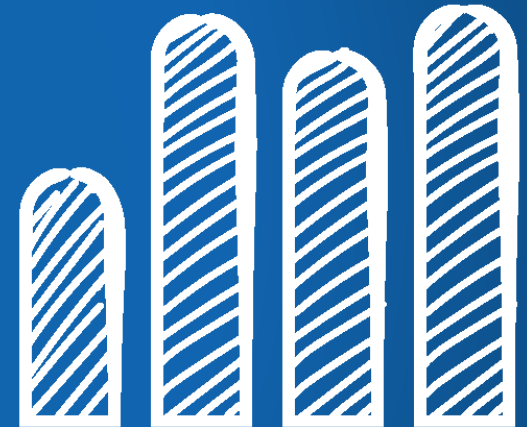
Key Takeaway

Transactions DO NOT HAVE a “BASE RATE” associated with them and should cost no more than Interchange (+ or -) \$0.25 per transaction. An ACH should cost no more than \$0.25



POS vs RECURRING

The payments game is all about risk. If a person is standing in front of you that risk is significantly reduced.



Key Takeaway

A swipe transaction should run between 1.7% and 3.25% and is based on card type.



Submitted vs Collected

Your processing fees should only be charged on the money that you collect on, not on the total amount you submit.



Key Takeaway

Look at the fine print. Never pay on your gross billing **ONLY** on your net collected.



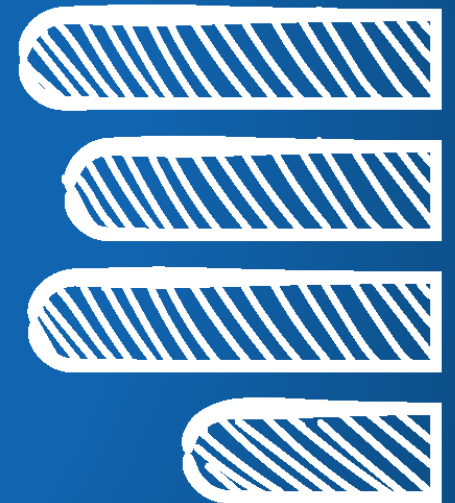
UNCOVERING HIDDEN FEES



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Credit Card Decline Fees

We have all seen the \$25.00 returned check fee but when was the last time you paid a “declined credit card fee?”



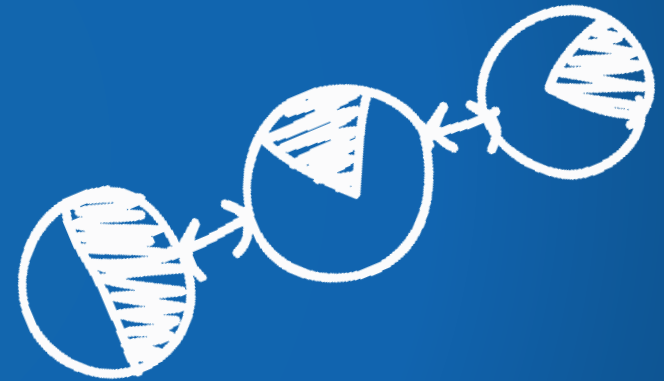
Key Takeaway

While transaction fees of \$0.05 to \$0.25 are applicable to any submission, a declined credit card has **NO OTHER FEES!**



Tools to Maximize Collections

Tools like the Card Account Updater help you maximize first time submissions and decrease unnecessary outbound calls



Key Takeaway

The cost of an account update should not cost a \$1.00 per update.



Every Decline Has A Reason

Re-bills and retries of CC and ACH are regulated by the card associations and the federal reserve



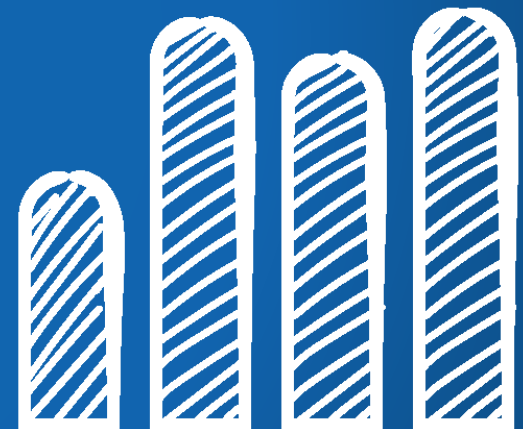
Key Takeaway

Don't let your receivable management company overcharge you by resubmitting multiple times. You will never collect a hard decline automatically.



It's All About Cash Flow

Credit card and ACH processing is nearly instantaneous.



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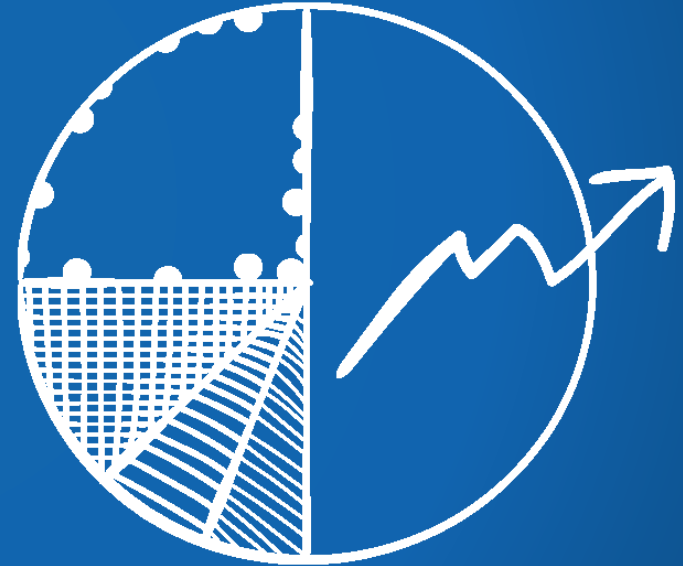
Key Takeaway

Demand that you receive your draft in one to two days ACH that money immediately.



What I Don't Know Won't Hurt Me

1. Service Fees
2. Late Fees
3. Management Fees
4. PCI Fees
5. Statement Fees



PROTECTING YOUR REPUTATION



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The Company You Keep Matters

CONSUMER AFFAIRS

Write a Review



Overall Satisfaction Rating



Based on 49 ratings out of 57 reviews

[show rating distribution](#)

Home > Financial Services > Debt Collectors

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Consumer Complaints & Reviews



Liv of Prescott Vly, AZ on Feb. 2, 2015

Satisfaction Rating



Resolution In Progress

Be aware of cancellation after 6 months - Gold's Gym. Make sure the commitment is for one year. The cancellation for the 6 month penalty fee should read 7 months. I will never sign up for a gym again.



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What SEO Results Do Prospects See?



John of Wappingers Falls, NY on Jan. 28, 2015

Satisfaction Rating



Resolution In Progress

Be aware, very scammy system of membership!!!! They will rip you off any way possible! You are billed a month in advance and even if you cancel (you need to notify them 30 days in advance!?!?) you still owe the money. The financial institution behind [REDACTED] Gym is [REDACTED]. Perfect bond between scam business and scam bank. The rating of [REDACTED] varies between 1 star and 1.5 stars!!!! [REDACTED] has a rating of 3.5 stars and I think that this is way too much for their sloppy services. There are only 4 reviews and that is another reason for this incorrectly high rating. I wish the people responsible for this aggressive and unfriendly policy someday face the same problems and have the same negative experience with some other scam institution-then we might be able to see a change. Corporate greed and financial bullying go hand in hand in this case.



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The Power Of Elite Reviews

The screenshot shows the Yelp interface. At the top, there's a search bar with "Find tacos, cheap dinner, Max's" and "Near address, neighborhood, city, state or zip". Navigation links include Home, About Me, Write a Review, Find Friends, Messages, Talk, Events, Sign Up, and Log In. The profile for Jesse S. is highlighted with a red circle. It shows a profile picture, name "Jesse S.", location "Alexandria, VA", "79 friends", "536 reviews", and "Elite '15" status. A 5-star review from 3/11/2014 is displayed, detailing a dispute over a gym contract cancellation fee. The review text is: "I contacted them to cancel a gym contract due to a medical disability. They told me to send a check for \$59 for the cancellation fee and a letter from a doctor. I sent them the cancellation letter and they deposited my check and sent a letter back stating that the doctor's letter has to have the words 'significant disability'." and "I sent them a letter showing them a copy of the cancelled check with the words 'cancellation fee' written on it and told them that if my account is not cancelled, they need to refund my \$59 and send me a copy of the contract showing where it says the doctor's letter has to have the words 'significant disability on it'."

★☆☆☆☆ 10/2/2013
Absolutely horrible experience

attorney to check all the fine print in this contact.

Crooks? Totally.

★☆☆☆☆ 4/25/2014 This company is an absolute NIGHTMARE. I have been trying for over a month to cancel my "MONTH to MONTH" membership. NEVER AGAIN, I REPEAT!!! If I join a gym serviced by ●●●, I will say NO THANK YOU!!! Run Forrest Run!!!!!!!

This should be illegal

★☆☆☆☆ 8/22/2014 ...is a group of crooks should be prosecuted for fraud.

Never sign with them

Seriously... a scam. Somebody needs to expose this rip off!!!

If one wishes to become a member in ANY organization make sure that ... does not handle the billing

★☆☆☆☆ 2/22/2012 This organization is unethical in its business practices.

★☆☆☆☆ 12/7/2012 AVOID
... LIKE THE PLAGUE!!!

★☆☆☆☆ 5/17/2013
Most difficult experience of my life! Absolutely horrible

Crooked operations, makes it impossible to cancel your gym membership, money hungry, charges unexplained fees

Unauthorized Charges

A nightmare to deal with

★☆☆☆☆ 8/31/2011 If I could give no stars, I would :(

**CONSUMER BEWARE!
DON'T SIGN and RUN
as fast as you can**

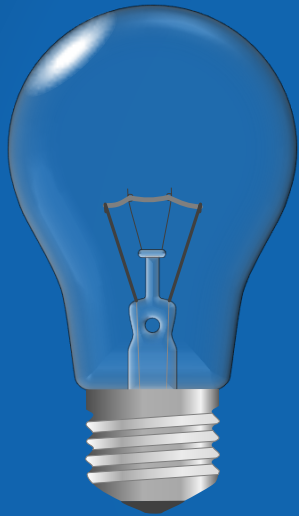
**Refusing to
cancel membership**

*This is
an absolute
horrible company*

Extremely Pissed and Ripped off

★☆☆☆☆ 2/3/2014 how is this company not shut down yet??? all they do is shady sketchy illegal practices. If you're affiliated with ... in anyway its best to cut ties with any and all affiliations and cancel your credit cards. don't say i didnt warn ya

Ask yourself...



Does my “software vendor” make more money as I make less?

 Motionsoft

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Thank you



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